

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
John F. Perkins
Regina Perkins
Debtors

Case No. 19-17354-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2020.

db/jdb +John F. Perkins, Regina Perkins, 6502 North Fairhill Street, Philadelphia, PA 19126-3849

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2020 at the address(es) listed below:

KERI P EBECK on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

MICHAEL A. CATALDO2 on behalf of Debtor John F. Perkins ecf@ccpclaw.com, igotnotices@ccpclaw.com

MICHAEL A. CATALDO2 on behalf of Joint Debtor Regina Perkins ecf@ccpclaw.com, igotnotices@ccpclaw.com

MICHAEL A. CIBIK2 on behalf of Debtor John F. Perkins ecf@ccpclaw.com, igotnotices@ccpclaw.com

MICHAEL A. CIBIK2 on behalf of Joint Debtor Regina Perkins ecf@ccpclaw.com, igotnotices@ccpclaw.com

REBECCA ANN SOLARZ on behalf of Creditor HomeBridge Financial Services, Inc. bkgroup@kmlawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

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**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Regina Perkins John F. Perkins		CHAPTER 13
	<u>Debtors</u>	
HomeBridge Financial Services, Inc.		NO. 19-17354 AMC
	<u>Movant</u>	
vs.		
Regina Perkins John F. Perkins		11 U.S.C. Section 362
	<u>Debtors</u>	
William C. Miller Esq.		
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$6,137.28**, which breaks down as follows;

Post-Petition Payments:	December 2019 to March 2020 at \$1,276.57/month
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$6,137.28

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Within seven (7) days of the filing of this Stipulation, the Debtors shall make a down payment in the amount of \$1,276.77;

b). Beginning on April 1, 2020 and continuing through September 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,276.57** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$810.09 from April 2020 to August 2020 and \$810.06 for September 2020** towards the arrearages on or before the last day of each month at the address below;

CENLAR, FSB
 425 PHILLIPS BOULEVARD
 EWING, NJ 08618

c). Maintenance of current monthly mortgage payments to the Movant

thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: March 27, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: April 6, 2020

s/ Michael A. Cataldo
Michael A. Cataldo, Esquire
Attorney for Debtors

Date: April 7, 2020

/s/ Jack Miller, Esquire, for*

William C. Miller, Esquire
Chapter 13 Trustee

**No objection to
its terms, without
prejudice to any
of our rights and
remedies*

Approved by the Court this _____ day of _____, 2020. However, the court
retains discretion regarding entry of any further order.



Date: April 9, 2020

Bankruptcy Judge
Ashely M. Chan